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Conductorsm Network Access

Proprietary and Confidential

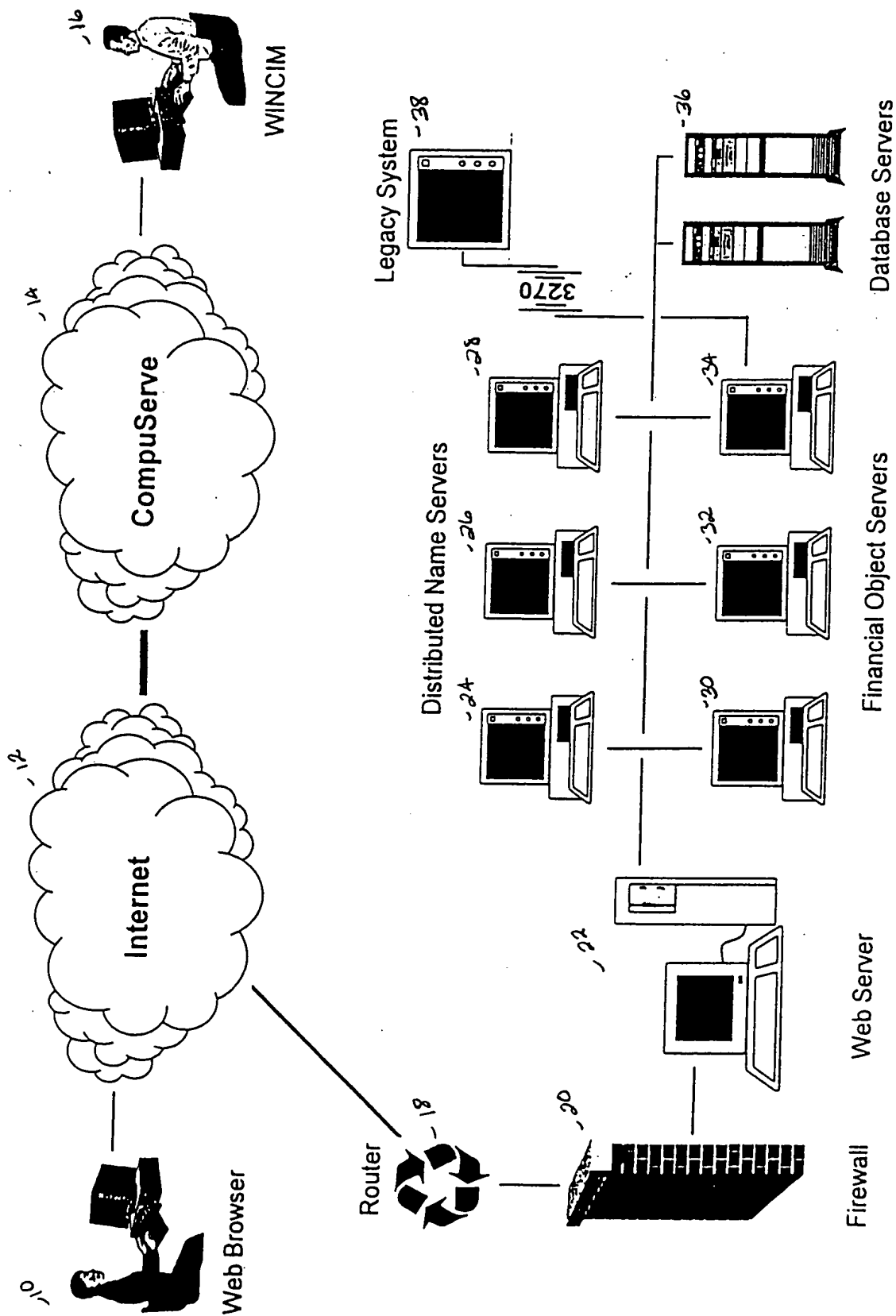


FIGURE 1

Conductorsm System Architecture

Pr prietary and Confidential

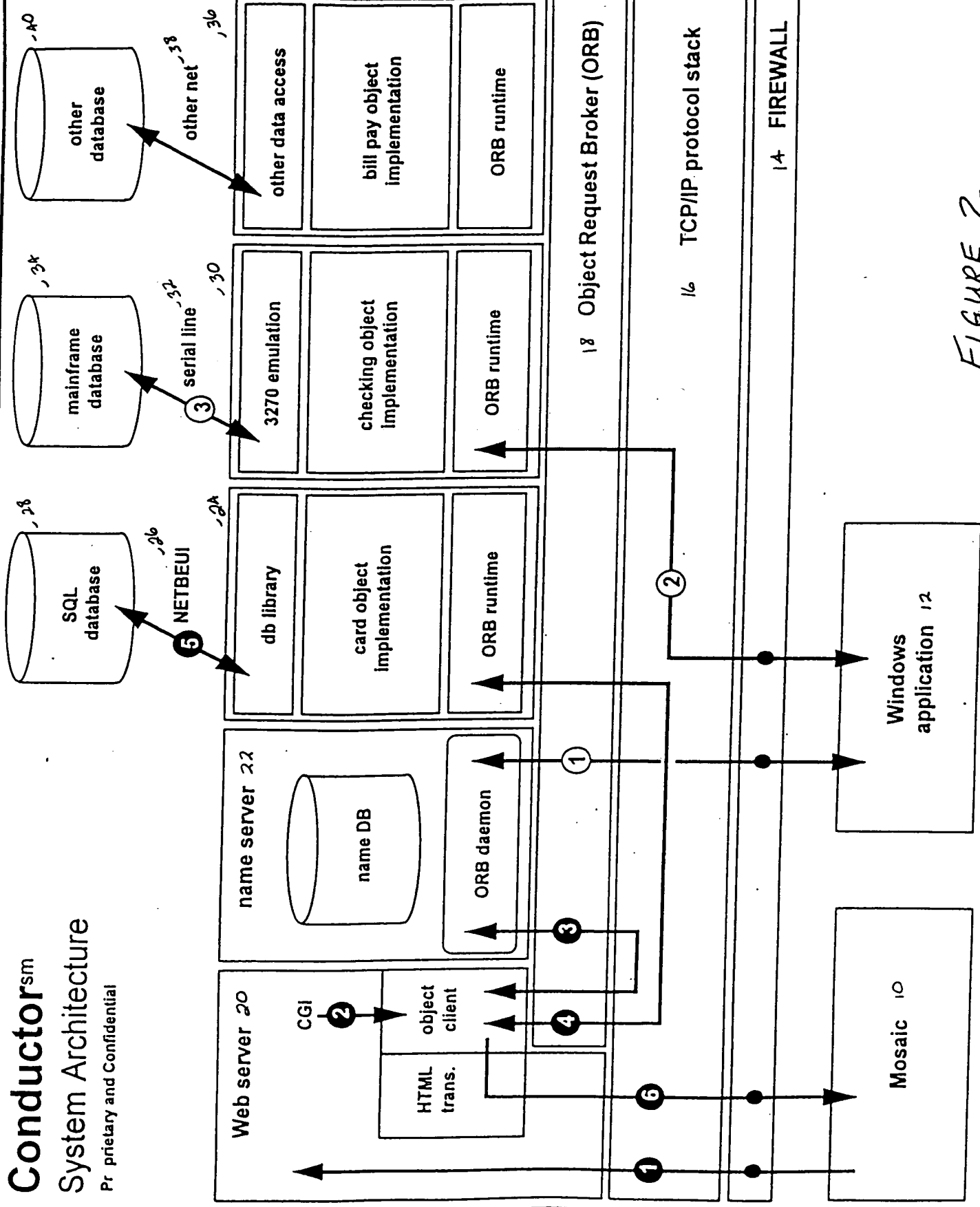


FIGURE 2

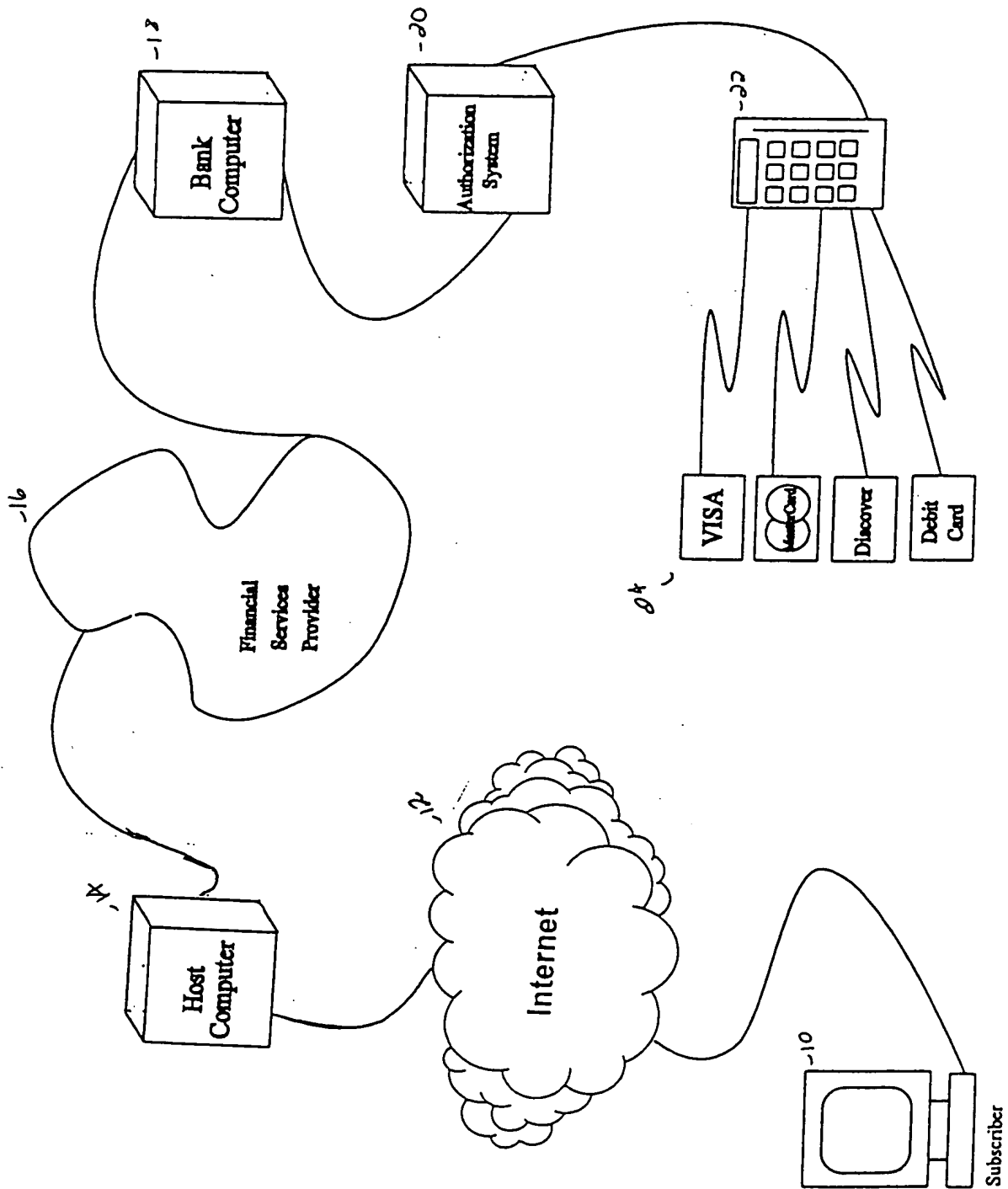


FIGURE 3

Account Number	Merchant Number	Transaction Date	Capture Date
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Transaction Amount	Standard Industry Code	Authorization Code	Checksum
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FIGURE 4

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



-----> Last Month's Statement

CONDUCTOR Card Review

Electronic Statement

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987.4321
 Account Number : 4638411001028765

Account Summary

Previous Balance	4,960.89
Purch./Other Charges	151.30
Cash Advances	0.00
Credits	0.00
Payments	100.00
Late Payment Charge	0.00
Finance Charge	0.00
New Balance	5,012.19

Credit Line	7,500.00
Closing Date	06/15/94
Payment Due Date	07/10/94
Amount Due	
New Balance	5,012.19
or	0.00
Minimum Payment	100.00

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-13	BARNES & NOBLE	5342	06-11	WEST PATTERS, NJ	1.90
06-13	BOB EVANS RESTAUR	5661	06-11	DUBLIN, OH	47.22
06-14	**PAYMENT RECEIVED,	THANK YOU**			100.00PY
06-14	FERRARAS	7549	06-07	MONTCLAIR, NJ	35.00
06-14	SUNOCO 0034235	5541	06-10	WESTFIELD, NJ	22.41
06-14	EMBASSY HOTEL	5734	06-12	NEWARK, NJ	19.95
06-15	GROVE PHARMACY	5912	06-12	MONTCLAIR, NJ	14.82

FIGURE 5

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File Edit Services Mail Special Window Help



----->Current Month's Statement

CONDUCTOR Card Review

Account Summary

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number: 4638411001028765

Credit Line	7,500.00	Last Statement:
Current Balance	5,244.62	Balance
Available Credit	2,255.38	Closing Date
		06/15/94

Account Activity Since Last Statement

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-20	AT&T PHONE CENTER	5251	06-17	MONTCLAIR, NJ	158.36
06-22	AMERICAN AIR	5411	06-18	AIRFIELD, CT	53.23
06-22	CARLISLE HOTEL	5541	06-19	OMAHA, NE	20.84

FIGURE 6